

Information to identify the case:

Debtor 1	<u>Kevin Y. Castillo</u>	Social Security number or ITIN	xxx-xx-9203
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-11880-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin Y. Castillo

4/28/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kevin Y. Castillo
 Debtor

Case No. 17-11880-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db
 516711132 +Kevin Y. Castillo, 98 Malvern Street, 2nd Floor, Newark, NJ 07105-1523
 516711132 +American Diagnostic Imaging, 410 Centre Street, Suite 03, Nutley, NJ 07110-1635
 516711131 +American Diagnostic Imaging, 9-25 Alling Street, Newark, NJ 07102-5376
 516711133 +Brick City Orthopaedics LLC, Dr. James Lee, Jr., 123 Clifford Street, Suite 103A,
 Newark, NJ 07105-1950
 516711134 +Brick City Orthopaedics LLC, Dr. James Lee, Jr., P.O. Box 11946, Newark, NJ 07101-4946
 516711136 +Central Jersey Neuro Diagnostic Group, P.O. Box 11706, New Brunswick, NJ 08906-1706
 516711135 +Central Jersey Neuro Diagnostic Group, 123 Clifford Street, Suite 104,
 Newark, NJ 07105-1947
 516711137 +Lafayette Chiropractic Center, 123 Clifford Street, Suite 105, Newark, NJ 07105-1950
 516620293 +NES Georgia, Inc., P.O. Box 277329, Atlanta, GA 30384-7329
 516620292 +NES Georgia, Inc., 225 Williamson Street, Elizabeth, NJ 07202-3625
 516620294 Remex, Inc., Revenue Management Excellence, 307 Wall Street, Princeton, NJ 08540-1515
 516620295 +Route 22 Toyota, Route 22 Scion, ATTN: Sales, 109 Route 22, Hillside, NJ 07205-1831
 516620300 +University Radiology Group PC, PO Box 1075, 579A Cranbury Road,
 East Brunswick, NJ 08816-5426
 516620299 +University Radiology Group PC, 1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1928

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 23:54:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 28 2017 23:54:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516620296 EDI: TFSR.COM Apr 28 2017 23:33:00 Toyota Motor Credit Corporation,
 4 Gatehall Drive Suite 350, Parsippany, NJ 07054
 516620297 EDI: TFSR.COM Apr 28 2017 23:33:00 Toyota Motor Credit Corporation,
 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634
 516620298 EDI: TFSR.COM Apr 28 2017 23:33:00 Toyota Motor Credit Corporation, Bankruptcy Department,
 P.O. Box 8026, Cedar Rapids, IA 52409-8026
 516620301 +EDI: WFFC.COM Apr 28 2017 23:33:00 Wells Fargo Card Services,
 Credit Bureau Dispute Resolution, P.O. Box 14517, Des Moines, IA 50306-3517
 516620302 +EDI: WFFC.COM Apr 28 2017 23:33:00 Wells Fargo Card Services, P.O. Box 10347,
 Des Moines, IA 50306-0347
 516620303 +EDI: WFFC.COM Apr 28 2017 23:33:00 Wells Fargo Card Services, Consumer Credit Solutions,
 P.O. Box 30086, Los Angeles, CA 90030-0086

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
 Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
 Roger Chavez on behalf of Debtor Kevin Y. Castillo rchavez01@aol.com, rchavez@chavezlegal.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5